Case 18-11155-jkf Doc 44 Filed 05/20/18 Entered 05/21/18 00:54:12 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Todd L. Culbreath
Debtor

Case No. 18-11155-jkf Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 2 Date Rcvd: May 18, 2018 Form ID: 3091 Total Noticed: 30

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 20, 2018.
                                        701 Buttonwood St, Norristown, PA 19401-4232
db
                 +Todd L. Culbreath,
                 +FREDERICK L. REIGLE,
                                         Chapter 13 Trustee,
                                                                   2901 St. Lawrence Avenue,
                                                                                                 P.O. Box 4010.
tr
                   Reading, PA 19606-0410
                 +CITI,
                          P.O. BOX 790040,
14104727
                                                ST. LOUIS, MO 63179-0040
                          P.O. BOX 2001, WARREN, MI 48090-2001
14104726
                 +CITI,
                 CREDIT ONE BANK GENERAL CORRESPONDENCE, P.O. BOX 98873, LAS VEGAS, NV 89193-8873 Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-025
14104729
14104740
                                                                                       Atlanta, GA 30374-0256
14104741
                 +Experian, P.O. Box 9701, Allen, TX 75013-9701
14104742
                  Experian Information Systems,
                                                    Attn: Dispute Department,
                                                                                     P.O. Box 2002,
                  Allen, TX 75013-2002
                  H.A. Berkheimer Tax Administrator, Bankruptcy Notices, 50 North 7th Street, Bangor, PA 18013-1798
14104746
                14104731
                                                           425 PHILLIPS BLVD., EWING, NJ 08618-1430
14073944
                                                                                          KML Law Group, P.C.,
                 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
+Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631
14104743
                 +KML LAW GROUP, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538
14104732
14104733
                 +LLOYD S. MARKIND, ESQUIRE,
                                                 1060 ANDREW DRIVE, WEST CHESTER, PA 19380-4292
                                         8301 LANSDOWNE AVENUE, UPPER DARBY, PA 19082-5499
9 WEST BROAD STREET, STAMFORD, CT 06902-3734
14104734
                 +MEENAN OIL COMPANY,
14104735
                 +MEENAN OIL COMPANY,
                                  711 W. LANCASTER AVE., BRYN MAWR, PA 19010-3401
14104736
                 +PENN DENTAL,
                 +TEMPLE SCHOOL OF DENTISTRY, 3223 NORTH BROAD STREET,
+Transunion Corporation, 2 Baldwinn Place, P.O. Box 1
                                                                                  PHILADELPHIA, PA 19140-5007
00, Chester, PA 19022-1370
14104738
14104745
                                                                    P.O. Box 1000,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: mwglaw@msn.com May 19 2018 01:58:03
                                                                         MICHAEL W. GALLAGHER,
aty
                  401 West Johnson Highway, Suite 4, East Norriton, PA 19401
E-mail/Text: bankruptcy@phila.gov May 19 2018 01:58:55 City of Philadelphia,
sma
                   City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
                                                                                        1515 Arch Street 15th Floor,
                   Philadelphia, PA 19102-1595
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2018 01:58:19
smg
                   Pennsylvania Department of Revenue,
                                                            Bankruptcy Division,
                                                                                      P.O. Box 280946,
                 Harrisburg, PA 17128-0946
+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 19 2018 01:58:50
                                                                                                   U.S. Attorney Office,
smq
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,
                                                                                          Philadelphia, PA 19106-4404
ust
                 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 19 2018 01:58:40
                                                                                             United States Trustee,
                   Office of the U.S. Trustee, 833 Chestnut Street, Suite 500,
                                                                                             Philadelphia, PA 19107-4405
                 +E-mail/Text: banko@berkscredit.com May 19 2018 01:58:11
14104739
                                                                                     Berks Credit And Collections Inc.,
                  P.O. Box 329, Temple, PA 19560-0329
14104728
                  EDI: WFNNB.COM May 19 2018 05:53:00
                                                              COMENITY BANK BANKRUPTCY DEPT.,
                                                                                                    P.O. BOX 183043,
                  COLUMBUS, OH 43218-3043
                 +EDI: AMINFOFP.COM May 19 2018 05:53:00
SIOUX FALLS, SD 57107-0145
EDI: IRS.COM May 19 2018 05:53:00 I
14104730
                                                                 FIRST PREMIER BANK,
                                                                                          3820 N. LOUISE AVENUE,
14104744
                                                            Internal Revenue Service,
                                                           P.O. Box 7346, Philadelphia, PA 19101-7346
                   Centralized Insolvency Operation,
                 +EDI: MID8.COM May 19 2018 05:53:00
14101244
                                                             Midland Funding LLC,
                                                                                      PO Box 2011,
                   Warren, MI 48090-2011
                  E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2018 01:58:19
PENNSYLVANIA DEPARTMENT OF REVENUE, DEPT. 280946, HARRISBURG, PA 17128-0946
14104737
                                                                                                       TOTAL: 11
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                +FREDERICK L. REIGLE,
                                          Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
atv*
                   Reading, PA 19606-0410
                                                                                                       TOTALS: 0, * 1, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2018 Signature: /s/Joseph Speetjens

Case 18-11155-jkf Doc 44 Filed 05/20/18 Entered 05/21/18 00:54:12 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-2 User: dlv Page 2 of 2 Date Rcvd: May 18, 2018

Form ID: 309I Total Noticed: 30

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,

ecf_frpa@trustee13.com MICHAEL W. GALLAGHER on behalf of Debtor Todd L. Culbreath mwglaw@msn.com, mwglawl@verizon.net REBECCA ANN SOLARZ on behalf of Creditor HomeBridge Financial Services, Inc.

bkgroup@kmllawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Case 18-11155-jkf Doc 44 Filed 05/20/18 Entered 05/21/18 00:54:12 Desc Imaged

Information to identify the case:					
Debtor 1	Todd L. Culbreath	Social Security number or ITIN xxx-xx-9495			
	First Name Middle Name Last Name	EIN			
Debtor 2		Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 2/21/18			
Case number: 18	3–11155–jkf				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Todd L. Culbreath	
2.	All other names used in the last 8 years		
3.	Address	701 Buttonwood St Norristown, PA 19401	
4.	Debtor's attorney Name and address	MICHAEL W. GALLAGHER 401 West Johnson Highway Suite 4 East Norriton, PA 19401	Contact phone (484)679–1488 Email: <u>mwglaw@msn.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610–779–1313 Email: <u>ecfmail@fredreiglech13.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 5/18/18

For more information, see page 2

Debtor Todd L. Culbreath Case number 18–11155–jkf

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 15, 2018 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. You mus a mot not er U.S.C. a condebt a 11 U. Deadline (except Deadline) Deadline claim: Deadline claim:		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 8/14/18	
		Deadline for all creditors to file a proof of clain (except governmental units):	n Filing deadline: 6/25/18	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 8/20/18	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file proof of claim even if your claim is listed in the schedules that the debtor filed. ecured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of laim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. or example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of The hearing on confirmation will be held on: 7/25/18 at 09:30 AM, Location: Courtroom #3, 900 Market S		
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	dress, you may file a motion asking the court to ar with United States bankruptcy law if you have	
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not distributed to creditors, even if the case is converted to chapter 7. Debtors must file a lis exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacethe.org/rups.com/www.pacethe.org/rup</td><td>ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that				
13. Discharge of debts		Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to the second support of the second suppor	debts will not be discharged until all payments for may never try to collect the debt from the but want to have a particular debt excepted from a file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge just file a motion. The bankruptcy clerk's office	